

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
§
Mark A Kreger § Case No. 16-40888
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Frank J. Kokoszka, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 720,170.00 (Without deducting any secured claims)	Assets Exempt: 130,460.00
Total Distributions to Claimants: 6,047.61	Claims Discharged Without Payment: 890,710.29
Total Expenses of Administration: 1,552.39	

3) Total gross receipts of \$ 7,600.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 7,600.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 724,232.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	1,552.39	1,552.39	1,552.39
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	170,632.00	19,792.90	19,792.90	6,047.61
TOTAL DISBURSEMENTS	\$ 894,864.00	\$ 21,345.29	\$ 21,345.29	\$ 7,600.00

4) This case was originally filed under chapter 7 on 12/31/2016 . The case was pending for 23 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/07/2018 By: /s/Frank J. Kokoszka, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Chicago Bears PSL [personal seat license]	1229-000	7,600.00
TOTAL GROSS RECEIPTS		\$ 7,600.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	BMO Harris Bank, POB 6201 Carol Stream, IL 60197		44,232.00	NA	NA	0.00
	Capital One, N.A., PO Box 105385 Atlanta, GA 30348- 5385		680,000.00	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 724,232.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Frank J. Kokoszka	2100-000	NA	1,510.00	1,510.00	1,510.00
Frank J. Kokoszka	2200-000	NA	22.39	22.39	22.39
BOK Financial	2600-000	NA	20.00	20.00	20.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 1,552.39	\$ 1,552.39	\$ 1,552.39

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Bank of America, PO Box 851001 Dallas, TX 75285		1,881.00	NA	NA	0.00
	Bank of America, PO Box 851001 Dallas, TX 75285		24,893.00	NA	NA	0.00
	BP Credit Card		1,160.00	NA	NA	0.00
	Chase, PO Box 15298 Wilmington, DE 19850-5298		15,636.00	NA	NA	0.00
	Chase, PO Box 15298 Wilmington, DE 19850-5298		8,366.00	NA	NA	0.00
	Chase, PO Box 15298 Wilmington, DE 19850-5298		13,140.00	NA	NA	0.00
	Martoccio & Martoccio, 15 N. Lincoln Street Hinsdale, IL 60521		2,227.00	NA	NA	0.00
	SoFi Lending Corp, PO Box 123534 Dallas, TX 75312- 3534		85,430.00	NA	NA	0.00
2	American Express Centurion Bank	7100-000	13,245.00	13,908.73	13,908.73	4,249.73
1	Commerce Bank	7100-000	4,654.00	4,754.71	4,754.71	1,452.78

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
3	Portfolio Recovery Associates, Llc	7100-000	NA	1,129.46	1,129.46	345.10
TOTAL GENERAL UNSECURED CLAIMS			\$ 170,632.00	\$ 19,792.90	\$ 19,792.90	\$ 6,047.61

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No: 16-40888 JSB Judge: Janet S. Baer Trustee Name: Frank J. Kokoszka, Trustee
Case Name: Mark A Kreger Date Filed (f) or Converted (c): 12/31/2016 (f)
341(a) Meeting Date: 01/31/2017
For Period Ending: 11/07/2018 Claims Bar Date: 01/04/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 206 W. 8Th Street Hinsdale IL 60521-0000 Dupage	718,483.00	0.00		0.00	FA
2. 2016 Jeep Cherokee Mileage: 3200 In Possession Of Debtor	19,000.00	0.00		0.00	FA
3. Misc Used Household Goods & Furnishings	1,500.00	0.00		0.00	FA
4. Used Clothing Fully Depreciated	400.00	0.00		0.00	FA
5. Personal Funds	200.00	0.00		0.00	FA
6. Bank Of America - Xxxx Xxxx 0656	2,387.00	0.00		0.00	FA
7. Vanguard - Xx2406	11,609.00	0.00		0.00	FA
8. Wells Fargo - Xxxx-7024	50,417.00	0.00		0.00	FA
9. Midland National Annuity - Xxxxxx5129	44,437.00	0.00		0.00	FA
10. Wells Fargo - Xxxx-3853	2,197.00	0.00		0.00	FA
11. Banner Life - Term Life - Xxxxx2628	0.00	0.00		0.00	FA
12. Midland National - Term Life-Xxxxxx3968	0.00	0.00		0.00	FA
13. Reliance Standard - Term Life -Xxxx5948	0.00	0.00		0.00	FA
14. Chicago Bears PSL [personal seat license] (u) Asset not disclosed in orignal Schedules. Amended Schedules filed on 08/29/2017.	Unknown	7,600.00		7,600.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$850,630.00	\$7,600.00	\$7,600.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee initially filed a "No Asset" Report. Subsequently, the Trustee was informed that the Debtor owns a Chicago Bears Personal Seat License (PSL) for two seats. Trustee has vacated the NDR and filed an Initial Report of Assets, while he attempts to sell the PSL. - Frank J. Kokoszka 9/28/2017

Motion to Sell PSL approved by the Court. Trustee receiving payments pursuant to payment plan. - Frank J. Kokoszka 5/31/2018

Trustee is awaiting 4th and final payment under payment plan. Upon receipt of payment, trustee will be in position to submit Final Report to the UST. - Frank J. Kokoszka 7/13/2018

All distribution checks have posted. Trustee will file TDR upon receipt of Final Bank Statement. - Frank J. Kokoszka 10/17/2018

Initial Projected Date of Final Report (TFR): 12/30/2018

Current Projected Date of Final Report (TFR): 12/30/2018

Exhibit 8

Case 16-40888 Doc 48 Filed 11/21/18 Entered 11/21/18 08:45:03 Desc Main

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-40888
Case Name: Mark A Kreger

Trustee Name: Frank J. Kokoszka, Trustee

Exhibit 9

Bank Name: BOK Financial

Account Number/CD#: XXXXXX0388

Checking

Taxpayer ID No: XX-XXX2730

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 11/07/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/30/18	14	Holly Economos 1038 Keystone Avenue River Forest, IL 60305-1324	Sale of Assets Pursuant to Court Order, payment #1 of payment plan for sale of Bears PSL.	1229-000	\$1,900.00		\$1,900.00
05/30/18	14	Holly A. Economos 1038 Keystone Ave. RiverForest, Il 60305-1324	Sale of Assets Pursuant to Court Order, payment #2 of payment plan for sale of Bears PSL.	1229-000	\$1,900.00		\$3,800.00
05/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,790.00
06/28/18	14	Holly A. Economos 1038 Keystone Avenue River FOrrest, IL. 60305-1324	Sale back to Debtor Pursuant to Court Order, payment #3 of payment plan for sale of Bears PSL.	1229-000	\$1,900.00		\$5,690.00
06/29/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$5,680.00
07/30/18	14	Holly A. Economos 1038 Keystone Avenue River Forest, IL 60305-1324	Sale of Assets Final payment of Payment Plan re sale of Bears' PSL	1229-000	\$1,900.00		\$7,580.00
10/01/18	101	Frank J. Kokoszka	Distribution			\$1,532.39	\$6,047.61
		Frank J. Kokoszka	Final distribution creditor account # debtor SS#### ##- 2837 representing a payment of 100.00 % per court order.	2100-000	(\$1,510.00)		
		Frank J. Kokoszka	Final distribution creditor account # debtor SS#### ##- 2837 representing a payment of 100.00 % per court order.	2200-000	(\$22.39)		
10/01/18	102	Commerce Bank By American Inforsource Lp As Agent 4515 N Santa Fe Ave Oklahoma City, Ok 73118	Final distribution to claim 1 creditor account # debtor SS#### ##-2837 representing a payment of 30.55 % per court order.	7100-000		\$1,452.78	\$4,594.83

Page Subtotals:

\$7,600.00

\$3,005.17

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-40888
Case Name: Mark A Kreger

Trustee Name: Frank J. Kokoszka, Trustee

Exhibit 9

Bank Name: BOK Financial

Account Number/CD#: XXXXXX0388

Checking

Taxpayer ID No: XX-XXX2730

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 11/07/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
10/01/18	103	American Express Centurion Bank C/O Becket And Lee Llp Po Box 3001 Malvern Pa 19355-0701	Final distribution to claim 2 creditor account # debtor SS#### ##-2837 representing a payment of 30.55 % per court order.	7100-000		\$4,249.73	\$345.10
10/01/18	104	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Bp) Pob 41067 Norfolk Va 23541	Final distribution to claim 3 creditor account # debtor SS#### ##-2837 representing a payment of 30.55 % per court order.	7100-000		\$345.10	\$0.00

COLUMN TOTALS	\$7,600.00	\$7,600.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$7,600.00	\$7,600.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$7,600.00	\$7,600.00

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0388 - Checking	\$7,600.00	\$7,600.00	\$0.00
	\$7,600.00	\$7,600.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$7,600.00		
Total Gross Receipts:	\$7,600.00		

Page Subtotals:

\$0.00

\$0.00